

United States Bankruptcy Court
Northern District of Ohio

In re:
Thomas P. Lane
Kimberly L. Lane
Debtors

Case No. 13-12524-jps
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-1

User: admin
Form ID: 234a

Page 1 of 3
Total Noticed: 39

Date Rcvd: Jul 24, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2013.

db/db +Thomas P. Lane, Kimberly L. Lane, 1811 Grafton Road, Elyria, OH 44035-8113
22247721 +ARS Account Resolution, 1801 NW 66th Avenue, Suite 200, Plantation, FL 33313-4571
22247717 +Abn Amro Mortgage Group, Citimortgage, P.O. Box 9438, Gaithersburg, MD 20898-9438
22247720 +Aris Teleradiology, c/o Fidelity Properties Inc., P.O. Box 2055, Alliance, OH 44601-0055
22247722 +Associates In Dermatology, Onc., 26908 Detroit Road, Suite 103, Westlake, OH 44145-2399
22247726 +Cheek Law Offices, LLC, 471 East Broad Street, 12th Floor, Columbus, OH 43215-3806
22247728 +Cleveland Clinic, Customer Service Dept., 9500 Euclid Avenue, Cleveland, OH 44195-0001
22247729 +Cleveland Clinic SMS, P.O. Box 16749, Rocky River, OH 44116-0749
22247731 +EMH Regional Healthcare System, 630 East River Street, Elyria, OH 44035-5902
22247730 +Emergency Professional Services, Akron Billing Center, 2620 Ridgewood Road, Suite 300, Akron, OH 44313-3500
22247732 +Fidelity Properties Inc., P.O. Box 2055, Alliance, OH 44601-0055
22247733 +First Credit Inc., P.O. Box 630838, Cincinnati, OH 45263-0838
22247734 +GC Services Limited Partnership, 6330 Gulfton, Houston, TX 77081-1198
22247736 +Hospital Medical Practices, c/o First Federal Credit Control, 24700 Chagrin Blvd., Suite 205, Beachwood, OH 44122-5630
22247737 +J.P. Recovery, 20220 Center Ridge Rd., Rocky River, OH 44116-3501
22247738 +J.P. Recovery, P.O. Box 1022, Wixom, MI 48393-1022
22247739 +Lorain National Bank, 457 Broadway, Lorain, OH 44052-1769
22247740 +Millenium Radiology Assoc., 5620 Southwyck Blvd., Toledo, OH 43614-1501
22247741 +Orthopaedic Associates, Inc., P.O. Box 72257, Cleveland, OH 44192-0002
22247742 +Physicians Link Center, Inc., Akron Billing Center, 2620 Ridgewood Road, Suite 300, Akron, OH 44313-3500
22247745 +RBA, P.O. Box 385, Lorain, OH 44052-0385
22247744 +Radiology Assoc., LTD., c/o First Federal Credit Control, 24700 Chagrin Blvd., Suite 205, Beachwood, OH 44122-5630
22247746 +Respiratory & Sleep Disorders Cons., 125 E. Broad Street, Suite 119, Elyria, OH 44035-6429
22247747 +Southwest General Health Center, P.O. Box 632701, Cincinnati, OH 45263-2701
22247748 +St. John Medical Center, P.O. Box 221278, Beachwood, OH 44122-0996
22247749 +Take Care Health Systems, 1901 E. Voorhees, MS 3099, Danville, IL 61834-4509
22247750 +UHMP Pediatric & Adolescent Health, 18660 Bagley road, Suite 407, Middleburg Hts., OH 44130-3483
22247751 +UHMP University Southwest Surgeons, 24701 Euclid Avenue, Euclid, OH 44117-1714
22247752 +United Collections Bureau Inc., 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: QSDAVIS.COM Jul 24 2013 22:28:00 Steven Davis, 1370 Ontario St, Standard Bldg, Suite #450, Cleveland, OH 44113-1744
22247718 +EDI: ALLIANCEONE.COM Jul 24 2013 22:29:00 Allen Community Hospital, c/o AllianceOne, 4850 Street Rd., Suite 300, Trevose, PA 19053-6643
22247719 EDI: AMEREXPR.COM Jul 24 2013 22:28:00 American Express, Customer Service Center, P.O. Box 981540, El Paso, TX 79998-1540
22247725 +EDI: CBCSI.COM Jul 24 2013 22:28:00 CBCS, P.O. Box 165025, Columbus, OH 43216-5025
22247723 +EDI: CAPITALONE.COM Jul 24 2013 22:28:00 Capital One, N.A., Capital One Bank (USA) N.A., P.O. Box 30285, Salt Lake City, UT 84130-0285
22247724 +EDI: CAPITALONE.COM Jul 24 2013 22:28:00 Capital One/HSBC, Attn: Bankruptcy Dept., P.O. Box 30285, Salt Lake City, UT 84130-0285
22247727 +EDI: CITICORP.COM Jul 24 2013 22:28:00 Citibank SD, NA, Attn: Centralized Bankruptcy, P.O. Box 20507, Kansas City, MO 64195-0507
22247735 +EDI: RMSC.COM Jul 24 2013 22:28:00 GEMB/Walmart, P.O. Box 103104, Roswell, GA 30076-9104
22247743 EDI: PRA.COM Jul 24 2013 22:29:00 Portfolio Recovery Associates, LLC, 120 Corporate Blvd., Norfolk, VA 23502
22247753 +EDI: URSI.COM Jul 24 2013 22:29:00 United Recovery Systems, 5800 North Course Drive, Houston, TX 77072-1613

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2013

Signature:



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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2013 at the address(es) listed below:

Steven Davis sdavis@daviscolpa.com, sdavis@ecf.epiqsystems.com
William J Balena on behalf of Debtor Kimberly L. Lane docket@ohbksource.com
William J Balena on behalf of Debtor Thomas P. Lane docket@ohbksource.com

TOTAL: 3

Northern District Of Ohio
United States Bankruptcy Court
Howard M. Metzenbaum U.S. Courthouse
201 Superior Avenue
Cleveland, OH 44114-1235

In re:

Thomas P. Lane
Kimberly L. Lane

Case No.: 13-12524-jps

Chapter: 7

Address:

1811 Grafton Road
Elyria, OH 44035

Last four digits of Social Security No.:

xxx-xx-3685
xxx-xx-9831

**DISCHARGE OF DEBTOR
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: July 24, 2013
Form ohnb234

/s/ Jessica E. Price Smith
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharge Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.